

Question 14:

The owners of California Alliance Telecard, Inc. with more than a 10% ownership interest are as follows:

<i>Name</i>	<i>Address</i>	<i>Ownership</i>	<i>Principal Business</i>	<i>Citizenship</i>
Riyadh Haddad	601 Gateway Blvd. Suite 1145 South San Francisco, CA 94080	100%	Telecommunications	U.S. Citizen

There are no interlocking directorates.